

>> Despite having been a cop for nearly 30 years at the time, the chief had fallen victim to identity theft, one of the fastest growing crimes in America.

"There was all kinds of stuff on my credit report that I had no knowledge of — different credit cards and stuff," he said. "I had to go through each one and I had to argue with the guy they hire to try and scare you into giving the money over the phone.

"I think they got me for about \$40,000 and here I had no clue until I got this letter and it led me to the rest of it. It was a frightening experience because I thought I was doing everything right — hanging on to my credit cards, not giving them to my buddies, and this still happened to me."

The chief recalls the embarrassment he felt because he — the chief of police — fell victim to this type of crime.

"It's a little bit embarrassing because you're supposed to be the police and you're supposed to know how these things work, and they're not supposed to get you," he

said. "But it can happen to anybody. It doesn't matter what your rank. I thought I'd be the last person to even worry about it, but some of these people out here are very, very sharp and they know the system, and they know how it works."

After nearly two years, this now-Kentucky police chief was finally able to get all the fraudulent accounts closed and cleared up. Though he would never wish to go through this situation ever again, he said it was a good experience because it opened his eyes to the places he had left himself vulnerable.

"A lot of people would take it and say, 'this isn't me,' throw it away and go on about their business," the chief said. "But I've found it's better to do a little checking and make sure because it can impact you in a way you're not thinking about.

"It was a good experience," he continued. "It didn't cost me any money, but a lot of grief and time documenting everything — who you talked to, what date. It was a good

lesson. It taught me that watching your credit is very valuable."

To this day, the chief does not know how or where his identity thief picked up his information — he doesn't even know the thief's true identity. But his victimization put him on guard — ready for any future threats on his good name.

"I shred everything — I have a shredder at home and one here at the office," he said. "I check my credit report at least once or twice a year. ... I also don't do Facebook for a couple of reasons: 1) I don't have the time and 2) it's risky because that's just another piece of you that they have out there that they might want to try and do something with.

"It's frightening, it really is," the chief continued. "Especially when that's all a working man has is his credit. If you don't have your credit, you don't have anything."

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A New Twist ABBIE DARST | PROGRAM COORDINATOR

The identity theft statutes in Kentucky seem pretty straightforward in how they can be used. A person has to use someone else's identifying information either with the purpose of financial gain or to avoid detection.

But detectives Scott Raup and Burt Finley of the Hopkinsville Police Department are using the identity theft charge in cyber-bullying cases.

After seeing students and other community members bashing each other on forum-type sites like Topix.com, they realized something had to be done to educate the public and raise the consequences for participating in forums where cyber bullying had become the norm, Raup and Finley said.

On many of these open forum sites, individuals can log on without registering and type in any screen name they choose. So, they found that students would enter these sites with a grievance against another student and do things such as use the other individual's name and say, "I'm gay," or "I'm pregnant," for example. However, by using someone else's name to hide their personal identification and avoid detection, it actually made what they were doing a form of identity theft, Finley said.

► Hopkinsville Police Detective Burt Finley (pictured), along with Detective Scott Raup, are the two detectives assigned to the agency's Electronic Crimes Unit. The bright red labeled laptop covers identify the computers on which they work, so that other officers will not hook them up to the department network, allowing them to be traced as officers in the online world in which they conduct investigations.

"So, it can get a little more serious than just your run-of-the-mill teasing and picking now," Raup said.

Hopkinsville detectives have been successful in using identity theft charges in multiple cyber-bullying cases, as well as using the potential for the charge as a deterrent when they provide educational presentations on the dangers of cyber bullying.

For more information, contact the Hopkinsville Police Department at (270) 890-1542. ■

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